

JOHN L. WHEELER  
GLORIA A. WHEELER  
181 Hunter Avenue  
Oakland, CA 94603  
(510) 635-6903

Plaintiffs In Propria Persona

**FILED**

SEP 4 2008

RICHARD W. WIEKING  
CLERK, U.S. DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

UNITED STATES DISTRICT COURT  
NORTHERN DISTRICT OF CALIFORNIA

JOHN L. WHEELER, GLORIA A.  
WHEELER,

Plaintiffs,

vs.

BANK OF AMERICA, N.T. & S.A. a  
California corporation, and  
LIBERTY REVERSE MORTGAGE and  
SEATTLE FINANCIAL GROUP, and  
DOES 1-10, inclusive,

Defendants.

No. C08-03230 JL

**DECLARATION OF JOHN L. WHEELER  
IN OPPOSITION TO DEFENDANT  
BANK OF AMERICA'S MOTION TO  
STAY PROCEEDINGS**

Date: September 25, 2008  
Time: 2:30 p.m.  
Place: 450 Golden Gate Ave.  
San Francisco, CA  
Dept. 6, 17th Fl.  
Trial Date: None  
Complaint Filed: July 3, 2008  
Judge: Hon. Vaughn R. Walker

I, John L. Wheeler, declare as follows:

1. I am one of the plaintiff in this action. The matters set forth herein are true and correct based upon my own personal knowledge or based upon my review of public documents and, if called as a witness, I could and would testify competently thereto. I submit this declaration in opposition to Bank of America's motion to stay the proceedings.

2. Attached hereto as Exhibit A is a true and correct copy of exhibits on 4/9/06, Chex Systems, 11/8/05 Chex Systems Exhibit

DECLARATION OF JOHN L. WHEELER IN OPPOSITION  
TO DEFENDANT BANK OF AMERICA'S MOTION TO STAY  
PROCEEDINGS

1 A. 8/8/04 Acceptance, LLC Debit Collector, Bank of American  
2 8/4/04 \$436.68 Exhibit B. Cashier check 11/8/05 in the amount of  
3 \$148.53 Exhibit C. Seattle Mortgage finance charge \$208.77, FHA  
4 Mortgage Insurance \$92.97. Insurance fee was paid up front.  
5 Seattle Mortgage 2/28/07 Exhibit E. Finance charge \$178.00, FHA  
6 Mortgage Insurance \$91.18 Group Exhibit D Seattle Mortgage  
7 1/31/07 finance charge \$1,180.06, FHA Mortgage Insurance \$90.63  
8 Exhibit G. Seattle Mortgage 9/30/06 interest charge \$1,178.68,  
9 FHA Mortgage Insurance \$80.86. Seattle Mortgage 8/31/06 interest  
10 charge \$1,165.71, FHA Mortgage Insurance \$80.37. Bank of America  
11 6/30/07 finance charge \$1,196.76, FHA Mortgage Insurance \$93.50  
12 Bank of America 11/30/07 finance charge \$1,074.96 Group Exhibit  
13 E. Bank of America 9/30/08 finance charge \$1,227.80, FHA  
14 Mortgage Insurance \$95.77.

15 On October 5, 2007 loan number 4393069.

16 Bank of America 7/31/07 finance charge \$1,214.67, FHA  
17 Mortgage Insurance \$94.16.

18 On 6/22/06 Settlement Statement \$191,578.83, Seattle  
19 Mortgage \$7,255.80. These fees were paid up front. Bank of  
20 America, Seattle Mortgage, Liberty Reverse Mortgage charged  
21 plaintiffs again on each monthly statement. They also charged  
22 plaintiffs repair admin fee to Seattle Mortgage \$185.63.

23 To stay the proceedings will prejudice the rights of the  
24 plaintiffs.

25 Bank of America and their attorneys, Debra S. Belaga, Aaron  
26 M. Rofkahr of O'Melveny & Myers, LLP, can be liable for the  
27 negligent infliction of severe emotional distress to its client's  
28

1 adversary's interests. The attorney nonetheless has a duty to  
2 deal honestly and fairly with adverse parties and counsel.  
3 Breach of this duty can give rise to liability. Carney v.  
4 Rotkins Schmerman McIntyre, 206 C.A. 3d 1513, 254 C.R. 478 (dec.  
5 1988). Note that Business & Professions Code §6128 makes it a  
6 misdemeanor for an attorney to "practice or consent to any deceit  
7 or collusion with intent to deceive ... any party." See Penal  
8 Code §§357.359 on civil liberty for statutory.

9 Defendants did not deal honestly and fairly with plaintiffs.  
10 Defendants charged plaintiffs two times for mortgage insurance  
11 premium \$7,255.80 and reported to the Chex Cashing System  
12 11/8/05, 4/9/04. Plaintiffs cannot open a checking account  
13 because defendants said plaintiffs are writing bad checks. Bank  
14 of America sold this account to Asset Acceptance on 8/6/04.  
15 Plaintiffs paid defendants Bank of America with their own cashier  
16 check No. 412925025 on November 8, 2005. It is clearly  
17 defamation when defendant Bank of America reported to Asset  
18 Acceptance LLC that plaintiffs still owed the money and when Bank  
19 of America sold this account to Asset Acceptance. it is clearly  
20 defamation when defendant Bank of America reported to Chex  
21 Systems that plaintiffs still ow the money. Plaintiffs cannot  
22 open up an account because of the defamation when defendant Bank  
23 of America reported to Chex System that plaintiffs still owed the  
24 money.

25 To stay plaintiffs' case will prejudice plaintiffs' case.  
26  
27  
28

1 I declare under penalty of perjury under the laws of the  
2 State of California that the foregoing is true and correct and  
3 that this declaration was executed on September 3, 2008.

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5   
6 JOHN WHEELER  
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EXH  
A

To enable ChexSystems to properly identify you, please provide them with the following information.

WHEELER (Last Name) J (First Name) L (Middle Name)

Maiden Name or Other Last Names Used

Social Security Number 4352248 Date of Birth 7-23-34 (mm/dd/yyyy) Home Phone # 510-635-6903

Drivers License Number D0064917 State of Issuance CALIFORNIA

Current Address 181 Hunter Avenue Oakland CA 94603  
 Number & Street Apt. # P.O. Box City State Zip Code

\*\* ChexSystems will correspond with you at the above address unless you request otherwise \*\*

Any Previous Addresses Used In The Past Five Years (include any P.O. Boxes):

Number & Street P.O. Box City State Zip Code

List Name, Tax ID #, Address and your title of Any Business/Organization Accounts Signed On in the Past Five Years:

Business Name Your Title Tax ID Number Business Address

Signature: John Wheeler

To enable ChexSystems to properly advise you, please provide them with the following information.

WHEELER JOHN L.  
(Last Name) (First Name) (Middle Name)

Maiden Name or Other Last Names Used \_\_\_\_\_

Social Security Number 4352248 Date of Birth 7-23-34 Home Phone # 510 635-6903  
(mm/dd/yyyy)

Drivers License Number D0064017 State of Issuance CALIFORNIA

Current Address 181 Hunter Avenue Calaveras CA 94603  
Number & Street Apt. # P.O. Box City State Zip Code

**\*\* ChexSystems will correspond with you at the above address unless you request otherwise \*\***

Any Previous Addresses Used In The Past Five Years (include any P.O. Boxes):

Number & Street P.O. Box City State Zip Code

List Name, Tax ID #, Address and your title of Any Business/Organization Accounts Signed On in the Past Five Years:

Business Name Your Title Tax ID Number Business Address

Signature: John L Wheeler

EXH  
B

PO Box 50800  
Phoenix AZ 85076-0800  
ADDRESS SERVICE REQUESTED

**Asset Acceptance LLC****Toll Free 800-398-8814 Ext. 2042**

August 8, 2004

#BWNJVGZ  
#0000000185793783# 120298 119735 18579378-6100  
JOHN WHEELER  
181 Hunter Ave  
Oakland CA 94603-2030

**ASSET ACCEPTANCE LLC**

PO Box 50800  
Phoenix AZ 85076-0800

Account Number: 18579378  
Balance Past Due: \$436.68

\*\*\*Detach Upper Portion and Return with Payment\*\*\*

**RE:**

BANK OF AMERICA  
Client Account #: 05629913000562702850  
Balance Past Due: \$436.68

Dear JOHN WHEELER:

It is our pleasure to welcome you as a new customer of Asset Acceptance LLC. Your account with the above mentioned creditor has been purchased and is now owned by Asset Acceptance LLC. In order to insure proper credit for any payments it is necessary that all future payments and inquiries be made to:

ASSET ACCEPTANCE LLC  
PO Box 50800  
Phoenix AZ 85076-0800

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

The state Rosenthal Fair Debt Collection Practices Act and the federal Fair Debt Collection Practices Act require that, except under unusual circumstances, collectors may not contact you before 8 a.m. or after 9 p.m. They may not harass you by using threats of violence or arrest or by using obscene language. Collectors may not use false or misleading statements or call you at work if they know or have reason to know that you may not receive personal calls at work. For the most part, collectors may not tell another person, other than your attorney or spouse, about your debt. Collectors may contact another person to confirm your location or enforce a judgment. For more information about debt collection activities, you may contact the Federal Trade Commission at 1-877-FTC-HELP or [www.ftc.gov](http://www.ftc.gov).

Sincerely,

ERIC ABRAMS – Phone: Toll Free 800-398-8814 Ext. 2042  
Debt Collector  
Asset Acceptance LLC

**First Notice**

See Reverse Side for Important Information Regarding Your Privacy Rights.

2CSASSE036100AACAZ



May 5, 2007

RE: BANK OF AMERICA

CLIENT ACCOUNT #: 05629913000562702850  
Asset Acceptance LLC ACCT#: 18579378  
CURRENT BALANCE: \$543.34  
SETTLEMENT BALANCE: \$217.34  
EXPIRATION DATE: MAY 31, 2007

**60% DISCOUNT!  
SEE BELOW FOR  
DETAILS**

**IT'S SPRING CLEANING TIME!**

Dear John Wheeler:

Spring is a great time to start fresh by cleaning up your past due financial obligations.

Call us to set up a payment plan so that you can take advantage of this month's discount.

Act now to settle your account by May 31, 2007 and receive the following benefits:

1. A 60% reduction in your present balance, if paid in full by **May 31, 2007**
2. A paid account letter and closed account

Call PAUL NOLAN toll-free 800-398-8814 at Ext. 0 today to confirm your settlement arrangements.

Act now - go to [www.paymybill.com](http://www.paymybill.com) and pay online, using either your checking account or credit card. Your user ID is: 0271627. Your password is: 18579378.

It may be possible to extend the deadline under certain circumstances. The settlement offer outlined above is guaranteed through the above referenced date. After that time, we reserve the right to modify the settlement offer, or revoke the offer entirely.

This offer is void if previous settlement has already been arranged.

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**

Sincerely,

PAUL NOLAN - Phone: Toll Free 800-398-8814 Ext. 0  
Debt Collector  
Asset Acceptance LLC

\*\*\*Detach Lower Portion and Return with Payment\*\*\*

9422W



Asset Acceptance LLC Account # 18579378  
Current Balance: \$543.34  
Settlement Balance: \$217.34

John Wheeler  
181 Hunter Ave  
Oakland, CA 94603-2030

October 1, 2006

RE: BANK OF AMERICA

CLIENT ACCT#: 05629913000562702850  
Asset Acceptance LLC ACCT#: 18579378  
CURRENT BALANCE: \$519.22

***\$ Dollar  
For  
Dollar \$***

Dear John Wheeler:

For every dollar you pay us, **IN ANY AMOUNT**, we'll match it with a credit on your account. This may result in a settlement amount of up to **50%** off if you choose to pay half of your current balance!

**For Example:**

1. You pay us \$259.61 toward your outstanding balance.
2. We match your \$259.61 payment with a credit of \$259.61.
3. With the combined credits of \$519.22 your balance is now \$0.
4. You have saved \$259.61!

Please call your account representative, ADRIANA GRAVES toll-free at 800-398-8814 ext.2046, so we can confirm the dollar for dollar matching payment option.

To pay online today at [www.paymybill.com](http://www.paymybill.com) - Your User ID is: 0271627. Your password is: 18579378 K.

But hurry, the offer is only good until October 31, 2006.

It may be possible to extend the deadline under certain circumstances. The offer outlined above is guaranteed through the above referenced date. After that time, we reserve the right to modify the offer, or revoke the offer entirely.

This offer is void if previous settlement arrangements have already been made.

The matching contribution cannot result in a credit balance on your account. A returned payment will eliminate the matching credit.

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**

Sincerely,  
ADRIANA GRAVES - Phone: Toll Free 800-398-8814 Ext. 2046  
Debt Collector  
Asset Acceptance LLC

9110W

\*\*\*Detach Lower Portion and Return with Payment\*\*\*



Asset Acceptance LLC Account # 18579378  
Current Balance: \$519.22

John Wheeler  
181 Hunter Ave  
Oakland, CA 94603-2030

# ASSET ACCEPTANCE LLC

P.O. Box 50800  
Phoenix, AZ 85076  
Toll-free: 800-398-8814  
Tel: 480-403-6400  
Fax: 480-403-6451

## Fax

TO: John Wheeler FROM: Erven Aguilar  
FAX: 510-635-6903 DATE: 01/24/08  
CC: \_\_\_\_\_ PAGES: 2  
(Including Cover)  
RE: \_\_\_\_\_

### COMMENTS

My Phone # 1800-398-8814  
Ex: 6229#

**Confidentiality Notice.** The documents accompanying this transmission contain confidential information intended for a specific individual and purpose. The information is private, and is legally protected by law. If you are not the intended party, you are notified that any disclosure, copying, distribution or the taking of any action in reliance on the contents of this telecopied information is strictly prohibited. If you have received this facsimile in error, please immediately notify us by telephone to arrange for the return to us of this cover sheet and the following documents.

**Asset Acceptance LLC**

Toll Free 800-398-8814 Ext. 0

LOCAL: 480-403-6400

LOCAL OFFICE: Phoenix, AZ

**70% DISCOUNT!!**  
**SEE BELOW FOR DETAILS**

Re:

BANK OF AMERICA

Client Account #: 05629913000562702850

Asset Acceptance LLC Acct: 18579378

Current Balance: \$557.60

Settlement Balance: \$167.28

Expiration Date: September 29, 2007

Dear JOHN WHEELER:

As you know your above mentioned account has been purchased and is now owned by Asset Acceptance for collection of the balance in full. Payment in full is due. To assist you in the settlement of this account we would like to extend to you a 70% discount on your current balance of \$557.60.

In addition to your savings of \$390.32, you can also receive the following benefits:

1. A zero balance on your BANK OF AMERICA account with us
2. A paid account letter

In Summary:

Current Balance:	\$557.60
Discount Offer:	\$390.32
Payment Due Date:	September 29, 2007
<b>PAY THIS AMOUNT</b>	<b>\$167.28</b>

Call PAUL NOLAN toll-free at 800-398-8814 at ext. 0 today. This offer will expire on September 29, 2007.

Act now - go to [www.paymybill.com](http://www.paymybill.com) and pay online, using either your checking account or credit card. Your User ID is: 0271627. Your password is: 18579378.

It may be possible to extend the deadline under certain circumstances. The settlement offer outlined above is guaranteed through the above referenced date. After that time we reserve the right to modify the settlement offer, or revoke the offer entirely.

This offer is void if a previous settlement has been arranged.

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**

Sincerely,

PAUL NOLAN – Phone: Toll Free 800-398-8814 Ext. 0

Debt Collector

Asset Acceptance LLC

PCASSE036358AACAZ

\*\*\*Detach Lower Portion and Return with Payment\*\*\*



PO Box 2039  
 Warren MI 48090-2039

ADDRESS SERVICE REQUESTED

Asset Acceptance LLC Acct: 18579378  
 Current Balance: \$557.60  
 Settlement Balance: \$167.28  
 Expiration Date: September 29, 2007

September 4, 2007

#BWNHKKF

#0000000185793783# 0687135 0029269 OPZ-6358

JOHN WHEELER

181 Hunter Ave

Oakland CA 94603-2030

**ASSET ACCEPTANCE LLC**

PO Box 2036

Warren MI 48090-2036

## **Asset Acceptance LLC**

P.O. Box 50830, Phoenix, AZ 85076  
Toll-free: 800-398-8814 • Tel: 480-403-6400 • Fax: 480-403-6451

JAN 04 2008

18579378-7489-EGA  
JOHN WHEELER  
181 HUNTER AVE  
OAKLAND CA 94603-2030

RE:  
BANK OF AMERICA  
05629913000562702850

DEAR JOHN WHEELER:

Per our phone conversation on JAN 04 2008, we came upon a settlement agreement of \$400.00 to settle the above mentioned account. Payment must be received by 01/09/08 and upon clearance of the agreed funds; and your written or verbal request, Asset Acceptance LLC will send you a paid account letter. If the said funds are not received by 01/09/08, this offer will be null and void.

If you have any further questions, please call me at 800-398-8814 Ext. 6229.

This is an attempt to collect a debt and any information obtained will be used for that purpose.

Sincerely,

EFREN AGUILAR-Phone: 800-398-8814 Ext. 6229  
Debt Collector  
Asset Acceptance LLC

Re:

BANK OF AMERICA

Client Account #: 05629913000562702850

Asset Acceptance LLC Acct: 18579378

Current Balance: \$589.13

Expiration Date: July 31, 2008

**TAX REBATE IDEA**

Dear JOHN WHEELER:

We at Asset have a long history of working with our customers. With economic conditions being what they are, we want to work with you in settling this debt. See below for our multiple discount offers and choose which discount and timing would work best for you. Each option will save you money but the quicker you pay the more you save:

**Option 1:**

Receive a 70% discount by settling your debt by July 31, 2008. This is a savings of \$412.39.

**Option 2:**

Receive a 50% discount by settling your debt in three (3) equal consecutive monthly installments. This is a savings of \$294.57. Contact your account rep. listed below to confirm your monthly payment amount.

**Option 3:**

Receive a 35% discount by settling your debt in six (6) equal consecutive monthly installments. This is a savings of \$206.20. Contact your account rep. listed below to confirm your monthly payment amount.

To take advantage of these payment arrangement options, your first installment must be received by July 31, 2008. Final installment may be more or less than prior installments.

In addition, once you have settled your account, you can also receive the following benefits:

1. A zero balance on your BANK OF AMERICA account with us
2. A paid account letter

**Payment Methods:**

1. Set up monthly automatic installments using your checking account, call PAUL NOLAN toll-free at 866-416-9483 at ext. 0 to discuss this option.
2. Each month send a check or money order in the mail.
3. Each month go to [www.paymybill.com](http://www.paymybill.com) and pay online, using your credit card, debit card or checking account. Your user ID is: 0271627. Your password is: 18579378.

It may be possible to extend the deadline under certain circumstances. The settlement offer outlined above is guaranteed through the above referenced date. After that time we reserve the right to modify the settlement offer, or revoke the offer entirely. We are not obligated to renew this offer.

This offer is void if a previous settlement has been arranged.

**This is an attempt to collect a debt and any information obtained will be used for that purpose.**

Sincerely,

PAUL NOLAN – Phone: 866-416-9483 Ext. 0

Debt Collector

See Reverse Side for Important Information Regarding Privacy Policy

MCSASSE036237AZODS

\*\*\*Detach Lower Portion and Return with Payment\*\*\*



PO Box 2039  
Warren MI 48090-2039

ADDRESS SERVICE REQUESTED

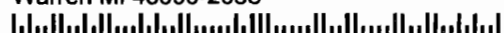
Asset Acceptance LLC Acct: 18579378  
Current Balance: \$589.13  
Expiration Date: July 31, 2008

July 1, 2008

**ASSET ACCEPTANCE LLC**

PO Box 2036

Warren MI 48090-2036



#BWNJVGZ

#0000000185793783# 0415615 033254284 OZ2-6237



JOHN WHEELER

181 Hunter Ave

Oakland CA 94603-2030

EXH  
C

## Cashier's Check

No.

41 2925025

Date \_\_\_\_\_

**VOID AFTER 90 DAYS**  
**NOVEMBER 08, 2005**

11-35/1210

Banking  
Center

CONFIDENTIAL

000000: 00010 002925025

JOHN L. WHEELER

Remitter (Purchased By)

**\*\*148.53\*\***

\$

**Pay** :ONE HUNDRED FORTY EIGHT DOLLARS AND 57 CENTS

**To  
The  
Order  
Of**

AMERICA  
1963-1964

**NON-NEGOTIABLE**

Authorized Signature

**PURCHASER COPY**

**1397085076**

**RETAIN FOR YOUR RECORDS**

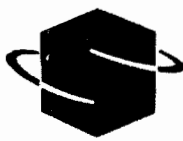
Purchaser Signature

**Bank of America, N.A.**  
**San Francisco, CA**

Notice: This copy is your receipt and you should save it. If your check is lost, stolen or destroyed before the void date, you may be required to sign an indemnity agreement before we will provide a refund or replacement. Stops may be placed at any time after purchase. However, you will not be entitled to a refund until after 90 days from the purchase date provided that we are not otherwise required to pay the item or hold the funds. To obtain information regarding this check or to report a loss, contact Bank of America, N.A. San Francisco, California 888.217.4038.

EVH

D

**REVERSE MORTGAGE  
ACCOUNT STATEMENT  
Seattle Savings Bank**

PAGE 1 of 1

**THIS IS NOT A BILL**Gloria Wheeler  
181 Hunter Avenue  
Oakland, CA 94603-2030

C - 5952



<b>Loan Number</b>	<b>4393069</b>
<b>Funded</b>	<b>06/27/06</b>
<b>For Month Ending</b>	<b>04/30/2007</b>
<b>Initial Interest</b>	<b>6.630%</b>
<b>April</b>	<b>6.550%</b>
<b>May</b>	<b>6.430%</b>
<b>June</b>	<b>6.400%</b>
<b>Program Type</b>	<b>LINE OF CREDIT</b>

**LOAN ACTIVITY AND BALANCE SUMMARY****APRIL LOAN ACTIVITY**

Year to Date

Scheduled Payment		
Draws		
Finance Charges	\$1,208.77	\$4,777.50
Monthly Service Fee	\$30.00	\$120.00
FHA Mortgage Insurance	\$92.27	\$365.80
T & I Disbursement		
Prepayments		
Lender Advance		
<b>APRIL ADDITIONS</b>	<b>\$1,331.04</b>	

**Balances as of: 04/30/2007**

Prior Month's Line of Credit	\$1,712.06
Current Available Line of Credit	\$1,722.91
Net Principal Limit	\$1,722.91
Repair Set Aside Balance	
Repair Set Aside Moved Into Line of Credit	
1st Year Set Aside	
T & I Set Aside Balance	
<b>Loan Balances</b>	
Original	\$191,578.83
March	\$221,454.85
<b>April</b>	<b>\$222,785.89</b>

**TRANSACTION HISTORY FOR STATEMENT PERIOD**

DATE	TRANSACTION DESCRIPTION	CREDITS	DEBITS	LOAN BALANCE
	Starting Loan Balance			\$221,454.85
04/30/2007	Mortgage Insurance Premium		\$92.27	\$221,547.12
04/30/2007	Finance Charge on Loan Balance		\$1,208.77	\$222,755.89
04/30/2007	Service Fee		\$30.00	\$222,785.89

**PROPERTY INFORMATION**

Original Appraised Value of Home	\$415,000.00
Maximum Claim Amount	\$362,790.00

\*Your June interest rate is based on the 1-year US Treasury securities rate of 4.9% plus a margin of 1.5% as published on Tuesday, 05/01/07.

**Do you know someone who could benefit from a reverse mortgage? We want to help! Share the relief that comes with financial independence. Call (800) 233-4601 today for more information.**





**SEATTLE  
FINANCIAL**  
GROUP

190 Queen Anne Avenue N.  
Suite 100  
Seattle, WA 98109  
1.866.863.5224  
206.436.3488  
fax 206.281.5313  
servicing@seattlemortgage.com  
www.seattlefinancialgroup.com

**REVERSE MORTGAGE  
ACCOUNT STATEMENT**  
**Seattle Savings Bank**

PAGE 1 of 1

**THIS IS NOT A BILL**

JOHN L. WHEELER, SR.  
181 HUNTER AVE  
OAKLAND, CA 94603-2030

C - 10742



<b>Loan Number</b>	<b>4393069</b>
<b>Funded</b>	<b>06/27/06</b>
<b>For Month Ending</b>	<b>02/28/07</b>
<b>Initial Interest</b>	<b>6.630%</b>
<b>February</b>	<b>6.460%</b>
<b>March</b>	<b>6.600%</b>
<b>April</b>	<b>6.550%</b>
<b>Program Type</b>	<b>LINE OF CREDIT</b>

**LOAN ACTIVITY AND BALANCE SUMMARY**

**FEBRUARY LOAN ACTIVITY**

Year to Date

**Balances as of: 02/28/07**

Scheduled Payment		
Draws		
Finance Charges	\$1,178.00	\$2,358.06
Monthly Service Fee	\$30.00	\$60.00
FHA Mortgage Insurance	\$91.18	\$181.81
T & I Disbursement		
Prepayments		
Lender Advance		
<b>FEBRUARY ADDITIONS</b>	<b>\$1,299.18</b>	

Prior Month's Line of Credit	\$1,690.77
Current Available Line of Credit	\$1,701.01
Net Principal Limit	\$1,701.01
Repair Set Aside Balance	
Repair Set Aside Moved	
Into Line of Credit	
1st Year Set Aside	
T & I Set Aside Balance	
<b>Loan Balances</b>	
Original	\$191,578.83
January	\$218,823.28
<b>February</b>	<b>\$220,122.46</b>

**TRANSACTION HISTORY FOR STATEMENT PERIOD**

DATE	TRANSACTION DESCRIPTION	CREDITS	DEBITS	LOAN BALANCE
	Starting Loan Balance			\$218,823.28
02/28/07	Mortgage Insurance Premium		\$91.18	\$218,914.46
02/28/07	Finance Charge on Loan Balance		\$1,178.00	\$220,092.46
02/28/07	Service Fee		\$30.00	\$220,122.46

**PROPERTY INFORMATION**

Original Appraised Value of Home	\$415,000.00
Maximum Claim Amount	\$362,790.00

\*Your April interest rate is based on the 1-year US Treasury securities rate of 5.05% plus a margin of 1.5% as published on Monday, 02/26/07.

**Do you have questions or comments about your reverse mortgage? We welcome your calls at 1-866-863-5224.**



**SEATTLE  
FINANCIAL**  
GROUP

190 Queen Anne Avenue N.  
Suite 100  
Seattle, WA 98109  
1.866.863.5224  
206.436.3488  
fax 206.281.5313  
servicing@seattlemortgage.com  
www.seattlefinancialgroup.com

**REVERSE MORTGAGE  
ACCOUNT STATEMENT**  
**Seattle Savings Bank**

PAGE 1 of 1

**THIS IS NOT A BILL**

JOHN L. WHEELER, SR.  
181 HUNTER AVE  
OAKLAND, CA 94603-2030

C - 10417



<b>Loan Number</b>	<b>4393069</b>
<b>Funded</b>	<b>06/27/06</b>
<b>For Month Ending</b>	<b>01/31/07</b>

<b>Initial Interest</b>	<b>6.63%</b>
<b>January</b>	<b>6.51%</b>
<b>February</b>	<b>6.46%</b>
<b>March</b>	<b>6.60%</b>
<b>Program Type</b>	<b>LINE OF CREDIT</b>

**LOAN ACTIVITY AND BALANCE SUMMARY****JANUARY LOAN ACTIVITY**

Year to Date

**Balances as of: 01/31/07**

Scheduled Payment			Prior Month's Line of Credit	\$1,680.32
Draws			Current Available Line of Credit	\$1,690.77
Finance Charges	\$1,180.06	\$1,180.06	Net Principal Limit	\$1,690.77
Monthly Service Fee	\$30.00	\$30.00	Repair Set Aside Balance	
FHA Mortgage Insurance	\$90.63	\$90.63	Repair Set Aside Moved	
T & I Disbursement			Into Line of Credit	
Prepayments			1st Year Set Aside	
Lender Advance			T & I Set Aside Balance	
<b>JANUARY ADDITIONS</b>	<b>\$1,300.69</b>		<b>Loan Balances</b>	
			Original	\$191,578.83
			December	\$217,522.59
			<b>January</b>	<b>\$218,823.28</b>

**TRANSACTION HISTORY FOR STATEMENT PERIOD**

DATE	TRANSACTION DESCRIPTION	CREDITS	DEBITS	LOAN BALANCE
	Starting Loan Balance			\$217,522.59
01/31/07	Mortgage Insurance Premium		\$90.63	\$217,613.22
01/31/07	Interest on Loan Balance		\$1,180.06	\$218,793.28
01/31/07	Service Fee		\$30.00	\$218,823.28

**PROPERTY INFORMATION**

Original Appraised Value of Home	\$415,000.00
Maximum Claim Amount	\$362,790.00

\*Your March interest rate is based on the 1-year US Treasury securities rate of 5.1% plus a margin of 1.5% as published on Monday, 01/29/07.

**Do you have questions or comments about your reverse mortgage? We welcome your calls at 1-866-863-5224.**



**SEATTLE  
FINANCIAL**  
GROUP

190 Queen Anne Avenue N.  
Suite 100  
Seattle, WA 98109  
1.866.863.5224  
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**REVERSE MORTGAGE  
ACCOUNT STATEMENT**  
**Seattle Mortgage Company**

PAGE 1 of 1

**THIS IS NOT A BILL**

JOHN L. WHEELER, SR.  
GLORIA WHEELER  
181 HUNTER AVE  
OAKLAND, CA 94603-2030

9545



<b>Loan Number</b>	<b>4393069</b>
Funded	06/27/06
For Month Ending	09/30/06

<b>Initial Interest</b>	<b>6.63%</b>
<b>SEPTEMBER</b>	<b>6.67%</b>
<b>OCTOBER</b>	<b>6.57%</b>
<b>NOVEMBER</b>	<b>6.40%</b>
<b>Program Type:</b>	<b>LINE OF CREDIT</b>

**LOAN ACTIVITY AND BALANCE SUMMARY****SEPTEMBER LOAN ACTIVITY**

Year to Date

Scheduled Payment:		
Cash Draws (if any):		
Interest Charged:	\$1,078.68	\$3,308.05
Monthly Service Fee:	\$30.00	\$120.00
FHA Mortgage Insurance	\$80.86	\$7,504.78
T & I Disbursement		
Prepayments		
Lender Advance		
<b>SEPTEMBER ADDITIONS</b>	<b>\$1,189.54</b>	

**BALANCES AS OF: 09/30/06**

Prior Month's Line of Credit	\$1,374.43
Current Credit Line Balance	\$1,494.81
Net Principal Limit	\$1,494.81
Repair Set Aside Balance	\$18,562.50
Repair Set Aside Moved Into Line of Credit	
1st Year Set Aside	
T & I Set Aside Balance	
Loan Balances	
Original	\$191,578.83
AUGUST	\$194,066.32
<b>SEPTEMBER</b>	<b>\$195,255.86</b>

**PROPERTY INFORMATION**

Original Appraised Value of Home:	\$415,000.00
Maximum Claim Amount:	\$362,790.00

\*Your November interest rate is based on the 1-year US Treasury securities rate of 4.90% plus a margin of 1.50% as published on Monday, October 3, 2006.

Do you have questions or comments about your reverse mortgage? We welcome your calls at 1-866-863-5224.



**SEATTLE  
FINANCIAL**  
GROUP

Case 3:08-cv-03230-VRW Document 22  
190 Queen Anne Avenue N.  
Suite 100  
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Filed 09/04/2008 Page 24 of 31

**REVERSE MORTGAGE  
ACCOUNT STATEMENT**  
**Seattle Mortgage Company**

PAGE 1 of 1

**THIS IS NOT A BILL**

JOHN L. WHEELER, SR.  
181 HUNTER AVE  
OAKLAND, CA 94603-2030



9342

**Loan Number** **4393069**  
**Funded** **06/27/06**  
**For Month Ending** **08/31/06**

**Initial Interest** **6.63%**  
**AUGUST** **6.63%**  
**SEPTEMBER** **6.67%**  
**OCTOBER** **6.57%**  
**Program Type:** **LINE OF CREDIT**

**LOAN ACTIVITY AND BALANCE SUMMARY**

**AUGUST LOAN ACTIVITY**

Year to Date

**BALANCES AS OF: 08/31/06**

Scheduled Payment:		
Cash Draws (if any):		
Interest Charged:	\$1,065.71	\$2,229.37
Monthly Service Fee:	\$30.00	\$90.00
FHA Mortgage Insurance	\$80.37	\$7,423.92
T & I Disbursement		
Prepayments		
Lender Advance		
<b>AUGUST ADDITIONS</b>	<b>\$1,176.08</b>	

Prior Month's Line of Credit	\$1,255.57
Current Credit Line Balance	\$1,374.43
Net Principal Limit	\$1,374.43
Repair Set Aside Balance	\$18,562.50
Repair Set Aside Moved Into Line of Credit	
1st Year Set Aside	
T & I Set Aside Balance	
Loan Balances	
Original	\$191,578.83
JULY	\$192,890.24
<b>AUGUST</b>	<b>\$194,066.32</b>

**PROPERTY INFORMATION**

Original Appraised Value of Home:	\$415,000.00
Maximum Claim Amount:	\$362,790.00

\*Your October interest rate is based on the 1-year US Treasury securities rate of 5.07% plus a margin of 1.50% as published on Monday, August 28, 2006.

Questions or comments? Please call 1-866-863-5224.

**SETTLEMENT STATEMENT (Transactions Without Sellers)**

File Number: 61-00693110		Loan Number: 4393069		Mortgage Ins. Case #: 0427959772952	
NAME AND ADDRESS OF BORROWER: JOHN L. WHEELER, SR, GLORIA WHEELER, 181 HUNTER AVENUE OAKLAND CA, 94603-2030					
NAME AND ADDRESS OF LENDER: Seattle Mortgage Company 601 108th Avenue NE #700 BELLEVUE, WA, 98004					
PROPERTY LOCATION: 181 HUNTER AVENUE OAKLAND CA, 94603-2030					
SETTLEMENT AGENT: ALLIANCE TITLE REVERSE MORTGAGE					
PLACE OF SETTLEMENT: 3100 ZINFANDEL DR STE 350 RANCHO CORDOVA CA, 95670					
SETTLEMENT DATE: 06/22/2006			DISBURSEMENT DATE: 06/27/2006		
<b>L. SETTLEMENT CHARGES</b>			<b>M. DISBURSEMENT TO OTHERS</b>		
<b>800. Items Payable In Connection With Loan</b>			1501. Payoff good till 07-07-06		
801. Loan Origination Fee to Liberty Reverse Mortgage	\$7,255.80		WORLD SAVINGS - PAYOFF DEPT. T3P1		\$138,406.53
802. Loan Discount			1502.		
803. Appraisal Fee to Bina App/LRM	\$400.00		1503.		
804. Credit Report to Kroll Factual Data/LRM	\$16.36		1504.		
805. Lender's Inspection Fee			1505.		
806. Mortgage Insurance Application Fee			1506.		
807. Repair Admin Fee to SMC	\$185.63		1507.		
808. Document Preparation to FAND/SMC	\$100.00		1508.		
809. Flood Certification to First American Flood/LRM	\$16.00		1509.		
810. Correspondent Service Fee to LRM to SMC POCL \$300.00			1510.		
811. Correspondent Fee to SMC to LRM POCL \$510.00			1511.		
<b>900. Items Required By Lender To Be Paid In Advance</b>			1512.		
901. Interest from			1513.		
902. Mortgage Insurance Premium for SMC/FHA	\$7,255.80		1514.		
903. Hazard Insurance Premium for			1515.		
904.			1516.		
905.			1517.		
<b>1000. Reserves Deposited With Lender</b>			1518.		
1001. Hazard insurance			1519.		
1002. Mortgage insurance			1520. TOTAL DISBURSED (enter on line 1603)		\$138,406.53
1003. City property taxes					
1004. County property taxes 05/06 PAID					
1005. Annual assessments					
1006.					
1007.					
1008. Aggregate Adjustment					
<b>1100. Title Charges</b>					
1101. Settlement or closing fee ALLIANCE TITLE REVERSE MOI	\$500.00				
1102. Abstract or title search					
1103. Title examination					
1104. Title insurance binder					
1105. Document preparation					
1106. Notary Fee SELECT SIGNINGS	\$150.00				
1107. Attorney's Fees					
(Includes above item numbers: )					
1108. Title Insurance (\$362,790) ALLIANCE TITLE REVERSE MC	\$903.00				
(Includes above item numbers: )					
1109. Lender's coverage					
1110. Owner's coverage					
1111. Wire Fee					
1112. Courier Fee ALLIANCE TITLE REVERSE MORTGAGE	\$60.00				
1113. Endorsements 100/116/8.1/111.5/111.8/RME					
<b>1200. Government Recording and Transfer Charges</b>			<b>N. Net Settlement</b>		
1201. Recording fees: to ALLIANCE TITLE COMPANY	\$165.00		1600. Loan Amount		\$191,578.83
1202. City/county tax/stamps:					
1203. State tax/stamps:			1601. Plus Check/Cash from Borrower		\$0.00
1204.					
1205.			1602. Minus total settlement charges		\$17,257.50

EXH

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190 Queen Anne Avenue N.  
Suite 400  
Seattle, WA 98109  
1.866.863.5224  
fax 206.281.5313

# REVERSE MORTGAGE ACCOUNT STATEMENT

PAGE 1 of 2

## THIS IS NOT A BILL

Gloria Wheeler  
181 Hunter Avenue  
Oakland, CA 94603-2030

C - 6362



Loan Number	4393069
Funded	06/27/06
For Month Ending	06/30/2007
Initial Interest	6.630%
June	6.400%
July	6.450%
August	6.440%
Program Type	LINE OF CREDIT

## LOAN ACTIVITY AND BALANCE SUMMARY

### JUNE LOAN ACTIVITY

Year to Date

### Balances as of: 06/30/2007

Scheduled Payment		
Draws	\$521.54	\$521.54
Finance Charges	\$1,196.76	\$7,168.02
Monthly Service Fee	\$30.00	\$180.00
FHA Mortgage Insurance	\$93.50	\$552.13
T & I Disbursement		
Prepayments		
Lender Advance		
<b>JUNE ADDITIONS</b>	<b>\$1,841.80</b>	

Prior Month's Line of Credit	\$1,733.18
Current Available Line of Credit	\$1,220.14
Net Principal Limit	\$1,220.14
Repair Set Aside Balance	
Repair Set Aside Moved	
Into Line of Credit	
1st Year Set Aside	
T & I Set Aside Balance	
Loan Balances	
Original	\$191,578.83
May	\$224,102.48
June	<b>\$225,944.28</b>

## TRANSACTION HISTORY FOR STATEMENT PERIOD

DATE	TRANSACTION DESCRIPTION	CREDITS	DEBITS	LOAN BALANCE
	Starting Loan Balance			\$224,102.48
06/13/2007	Unscheduled Payment		\$521.54	\$224,624.02
06/30/2007	Mortgage Insurance Premium		\$93.50	\$224,717.52
06/30/2007	Finance Charge on Loan Balance		\$1,196.76	\$225,914.28
06/30/2007	Service Fee		\$30.00	\$225,944.28

### PROPERTY INFORMATION

Original Appraised Value of Home	\$415,000.00
Maximum Claim Amount	\$362,790.00

\*Your August interest rate is based on the 1-year US Treasury securities rate of 4.94% plus a margin of 1.5% as published on Monday, 07/02/07.

Your reverse mortgage is now being serviced by Bank of America. The same Seattle Savings Bank associates who have provided the service for your reverse mortgage have also joined Bank of America and will continue to work to exceed your expectations. Please contact a reverse mortgage servicing specialist toll free at 1-866-863-5224 for all of your servicing needs.





190 Queen Anne Avenue N.  
Suite 400  
Seattle, WA 98109  
1.866.863.5224  
fax 206.281.5313

## REVERSE MORTGAGE ACCOUNT STATEMENT

PAGE 1 of 1

### THIS IS NOT A BILL

John L. Wheeler, Sr.  
181 Hunter Avenue  
Oakland, CA 94603-2030

C - 6844



Loan Number	4393069
Funded	06/27/06
For Month Ending	11/30/2007
Initial Interest	6.630%
November	5.550%
December	5.470%
January	4.800%
Program Type	LINE OF CREDIT

### LOAN ACTIVITY AND BALANCE SUMMARY

#### NOVEMBER LOAN ACTIVITY

Year to Date

Scheduled Payment		
Draws		\$1,741.68
Finance Charges	\$1,074.96	\$13,002.27
Monthly Service Fee	\$30.00	\$330.00
FHA Mortgage Insurance	\$96.84	\$1,030.45
T & I Disbursement		
Prepayments		
Lender Advance		
<b>NOVEMBER ADDITIONS</b>	<b>\$1,201.80</b>	

#### Balances as of: 11/30/2007

Prior Month's Line of Credit	\$5.38
Current Available Line of Credit	\$2.39
Net Principal Limit	\$2.39
Repair Set Aside Balance	
Repair Set Aside Moved Into Line of Credit	
1st Year Set Aside	
T & I Set Aside Balance	
Loan Balances	
Original	\$191,578.83
October	\$232,425.19
November	<b>\$233,626.99</b>

### TRANSACTION HISTORY FOR STATEMENT PERIOD

DATE	TRANSACTION DESCRIPTION	CREDITS	DEBITS	LOAN BALANCE
	Starting Loan Balance			\$232,425.19
11/30/2007	Mortgage Insurance Premium		\$96.84	\$232,522.03
11/30/2007	Finance Charge on Loan Balance		\$1,074.96	\$233,596.99
11/30/2007	Service Fee		\$30.00	\$233,626.99

#### PROPERTY INFORMATION

Original Appraised Value of Home	\$415,000.00
Maximum Claim Amount	\$362,790.00

\*Your January interest rate is based on the 1-year US Treasury securities rate of 3.3% plus a margin of 1.5% as published on Monday, 11/26/07.

Your reverse mortgage is now being serviced by Bank of America. The same Seattle Savings Bank associates who have provided the service for your reverse mortgage have also joined Bank of America and will continue to work to exceed your expectations. Please contact a reverse mortgage servicing specialist toll free at 1-866-863-5224 for all of your servicing needs.



**THIS IS NOT A BILL**

John L. Wheeler, Sr.  
181 Hunter Avenue  
Oakland, CA 94603-2030

C - 6737



<b>Loan Number</b>	<b>4393069</b>
<b>Funded</b>	<b>06/27/06</b>
<b>For Month Ending</b>	<b>09/30/2007</b>
<b>Initial Interest</b>	<b>6.630%</b>
<b>September</b>	<b>6.410%</b>
<b>October</b>	<b>5.660%</b>
<b>November</b>	<b>5.550%</b>
<b>Program Type</b>	<b>LINE OF CREDIT</b>

**LOAN ACTIVITY AND BALANCE SUMMARY**

**SEPTEMBER LOAN ACTIVITY**

Year to Date

**Balances as of: 09/30/2007**

Scheduled Payment		
Draws		\$1,741.68
Finance Charges	\$1,227.80	\$10,836.78
Monthly Service Fee	\$30.00	\$270.00
FHA Mortgage Insurance	\$95.77	\$837.27
T & I Disbursement		
Prepayments		
Lender Advance		
<b>SEPTEMBER ADDITIONS</b>	<b>\$1,353.57</b>	

Prior Month's Line of Credit	\$7.65
Current Available Line of Credit	\$7.95
Net Principal Limit	\$7.95
Repair Set Aside Balance	
Repair Set Aside Moved	
Into Line of Credit	
1st Year Set Aside	
T & I Set Aside Balance	
<b>Loan Balances</b>	
Original	\$191,578.83
August	\$229,854.75
<b>September</b>	<b>\$231,208.32</b>

**TRANSACTION HISTORY FOR STATEMENT PERIOD**

DATE	TRANSACTION DESCRIPTION	CREDITS	DEBITS	LOAN BALANCE
	Starting Loan Balance			\$229,854.75
09/30/2007	Mortgage Insurance Premium		\$95.77	\$229,950.52
09/30/2007	Finance Charge on Loan Balance		\$1,227.80	\$231,178.32
09/30/2007	Service Fee		\$30.00	\$231,208.32

**PROPERTY INFORMATION**

Original Appraised Value of Home	\$415,000.00
Maximum Claim Amount	\$362,790.00

\*Your November interest rate is based on the 1-year US Treasury securities rate of 4.05% plus a margin of 1.5% as published on Monday, 10/01/07.

Your reverse mortgage is now being serviced by Bank of America. The same Seattle Savings Bank associates who have provided the service for your reverse mortgage have also joined Bank of America and will continue to work to exceed your expectations. Please contact a reverse mortgage servicing specialist toll free at 1-866-863-5224 for all of your servicing needs.

October 5, 2007

John L. Wheeler, Sr.  
181 Hunter Avenue  
Oakland, CA 94603-2030

**Property Address:**

181 Hunter Avenue  
Oakland, CA 94603

**Loan Number:** 4393069

Dear Mortgagor,

Annually Bank of America, the servicer of your Reverse Mortgage, is required to verify your occupancy of the property that secures your Reverse Mortgage loan. Below is a statement certifying that the above referenced property is your principal residence. Please read the certification and warning notice, sign where indicated, and return in the envelope provided within 30 days.

Absences from the property which may exceed two months should be reported to us along with your temporary address. In order to avoid determinations that your principal residence has changed, you are strongly urged to advise us if you will be absent from the property for periods greater than two months. As you know, absences greater than 12 months with no Borrower residing in the property will result in the loan being called Due and Payable.

If an Alternate Contact form is also enclosed, please complete it and enclose it with the certification.

Thank you for your cooperation. You may call our Servicing Department toll free at 1-866-863-5224 if you have any questions. Our office hours are Monday through Friday, 6 AM to 5 PM Pacific Standard Time.



**ANNUAL CERTIFICATION OF OCCUPANCY**

I (We) hereby certify that I (we) continue to occupy the property identified above as my (our) principal residence.

WARNING: Section 1001 of Title 18 of the United States Code makes it a criminal offense to make a willfully false statement or misrepresentation to any department or agency of the United States government as to any matter within its jurisdiction.

X

Borrower

*John L. Wheeler*

Date

*10-9-07*

X

Co-Borrower

*Gloria A. Wheeler*

Date

*10-9-07*

**Loan Number: 4393069**

**REVERSE MORTGAGE  
ACCOUNT STATEMENT**

PAGE 1 of 1

**THIS IS NOT A BILL**

John L. Wheeler, Sr.  
181 Hunter Avenue  
Oakland, CA 94603-2030

C - 7131



<b>Loan Number</b>	<b>4393069</b>
<b>Funded</b>	<b>06/27/06</b>
<b>For Month Ending</b>	<b>01/31/2008</b>
<b>Initial Interest</b>	<b>6.630%</b>
<b>January</b>	<b>4.800%</b>
<b>February</b>	<b>4.920%</b>
<b>March</b>	<b>3.810%</b>
<b>Program Type</b>	<b>LINE OF CREDIT</b>

**LOAN ACTIVITY AND BALANCE SUMMARY**

**JANUARY LOAN ACTIVITY**

Year to Date

**Balances as of: 01/31/2008**

Scheduled Payment		
Draws		
Finance Charges	\$939.27	\$939.27
Monthly Service Fee	\$30.00	\$30.00
FHA Mortgage Insurance	\$97.84	\$97.84
T & I Disbursement		
Prepayments		
Lender Advance		
<b>JANUARY ADDITIONS</b>	<b>\$1,067.11</b>	

Prior Month's Line of Credit	
Current Available Line of Credit	
Net Principal Limit	
Repair Set Aside Balance	
Repair Set Aside Moved	
Into Line of Credit	
1st Year Set Aside	
T & I Set Aside Balance	
Loan Balances	
Original	\$191,578.83
December	\$234,819.28
<b>January</b>	<b>\$235,886.39</b>

**TRANSACTION HISTORY FOR STATEMENT PERIOD**

DATE	TRANSACTION DESCRIPTION	CREDITS	DEBITS	LOAN BALANCE
	Starting Loan Balance			\$234,819.28
01/31/2008	Mortgage Insurance Premium		\$97.84	\$234,917.12
01/31/2008	Finance Charge on Loan Balance		\$939.27	\$235,856.39
01/31/2008	Service Fee		\$30.00	\$235,886.39

**PROPERTY INFORMATION**

Original Appraised Value of Home	\$415,000.00
Maximum Claim Amount	\$362,790.00

\*Your March interest rate is based on the 1-year US Treasury securities rate of 2.31% plus a margin of 1.5% as published on Monday, 01/28/08.

**\*\*Prepayments towards your reverse mortgage loan balance are not required. However, if you do make prepayments to your loan, please make your check payable to Bank of America. Bank of America will no longer process prepayments made out to Seattle Mortgage or Seattle Savings Bank after December 31<sup>st</sup>, 2007.**

